

**Information to identify the case:**

Debtor 1	<b>Mary L. Still</b>	Social Security number or ITIN	<b>xxx-xx-4662</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Northern District of Illinois</b>	Date case filed for chapter	<b>7 10/4/20</b>
Case number:	<b>20-18200</b>		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mary L. Still	
2. All other names used in the last 8 years		
3. Address	64 Mills Gap Rd., #439 Asheville, NC 28803	
4. Debtor's attorney Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: <a href="mailto:davidsiegelbk@gmail.com">davidsiegelbk@gmail.com</a>
5. Bankruptcy trustee Name and address	Richard J Mason 207 E. Ohio no. 402 Chicago, IL 60611	Contact phone 847 962-1381 Email: <a href="mailto:richardjmason130@gmail.com">richardjmason130@gmail.com</a>

For more information, see page 2 >

Debtor **Mary L. Still**

Case number **20-18200**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 10/5/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 10, 2020 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	Location:  <b>Appear by Telephone. For instructions,, visit: <a href="http://www.justice.gov/ust-regions-r11/region-11-northern-district-illinois">www.justice.gov/ust-regions-r11/region-11-northern-district-illinois</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline: 1/11/21</b>        <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Mary L. Still  
Debtor(s)

Case No. 20-18200-DLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Date Rcvd: Oct 05, 2020

User: tcollinsm  
Form ID: 309A

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2020:

Recip ID	Recipient Name and Address
db	+ Mary L. Still, 64 Mills Gap Rd., #439, Asheville, NC 28803-9706
tr	+ Richard J Mason, 207 E. Ohio no. 402, Chicago, IL 60611-4092
29056353	Commonwealth Edison-Care Center, Bankruptcy Department, PO Box 6113, Carol Stream, IL 60197-6113
29056355	+ GTE Financial, 711E Henderson, Tampa, FL 33602-2509
29056358	+ PNC Bank, Bankruptcy Departmart, 222 Delaware Ave, Wilmington, DE 19801-1621
29056359	+ RCN, PO Box 11816, Newark, NJ 07101-8116
29056361	+ The Dental Salon, 939 W. North Ave., #890, Chicago, IL 60642-8683

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: davidsiegelbk@gmail.com	Oct 05 2020 23:43:00	David M Siegel, David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090
29056351	EDI: AMEREXPR.COM	Oct 06 2020 03:33:00	AMEX, Bankruptcy Department, PO Box 981535, El Paso, TX 79998-1535
29056352	+ Email/Text: comedbankruptcygroup@exeloncorp.com	Oct 05 2020 23:46:00	Commonwealth Edison Company, Bankruptcy Department, 1919 Swift Drive, Oak Brook Terrace, IL 60523-1502
29056354	EDI: DISCOVER.COM	Oct 06 2020 03:33:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850
29056356	Email/Text: rev.bankruptcy@illinois.gov	Oct 05 2020 23:45:00	Illinois Department of Revenue, Bankruptcy Section, PO Box 19035, Springfield, IL 62794-9035
29056357	EDI: IRS.COM	Oct 06 2020 03:33:00	IRS, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
29056360	EDI: RMSC.COM	Oct 06 2020 03:33:00	SYNCB/Care Credit, Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0752-1

User: tcollinsm

Page 2 of 2

Date Rcvd: Oct 05, 2020

Form ID: 309A

Total Noticed: 14

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2020 at the address(es) listed below:

Name	Email Address
David M Siegel	on behalf of Debtor 1 Mary L. Still davidsiegelbk@gmail.com R41057@notify.bestcase.com;johnellmannlaw@gmail.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Richard J Mason	richardjmason130@gmail.com IL54@ecfbis.com

TOTAL: 3